

INTEREST RATE

TO BE EFFECTIVE FROM 7th Kartik 2076 (24th October, 2019)

S.No	Citizens Savings Deposits (NPR)	Minimum Balance	Interest Rate (p.a)	
1	Citizens Savings	Nil	6.00%	
2	Citizens Rastra Sewak Savings	Nil	6.00%	
3	Citizens Bidhyarthi Bachat	100	6.00%	
4	Citizens Mahila Bachat	500	6.00%	
5	Citizens Muna Bachat	100	6.00%	
6	Citizens Matribhumi Bachat	100	6.00%	
7	Citizens Senior Citizens Savings	Nil	6.00%	
8	Citizens Special Savings	500	6.00%	
9	Citizens Super Savings	1,000	6.00%	
10	Citizens Shredhani Bachat	100	6.00%	
11	Citizens Special Super Savings Account	5,000	6.00%	
12	Citizens Mofashal Bachat Khata	1,000	6.00%	
13	Citizens Enterprise Fund Account	Nil	6.00%	
14	Citizens G2P Savings Account	Nil	6.00%	
15	Citizens Branchless Bachat	Nil	6.00%	
16	Citizens Ghar Dallo Savings	500	6.00%	
17	Citizens Dasak Savings	500	6.00%	
18	Citizens Saral Bachat Khata	100	6.00%	
19	Citizens Golden Savings	500	6.00%	
20	Citizens Bishesh Bachat Khata	100	6.50%	
21	Mero Citizens Bachat Khata	100	6.50%	
22	Citizens Recurring Deposit (NPR)		9.25%	
	3 months to 10 years			
23	Citizens Fixed Deposit (NPR)		Individual	Institutional
	Citizens Fixed Deposit (3 month and above)		9.25%	8.50%
	Citizens Fixed Deposit (Renewal) 3 month and above		8.60%	
24	Citizens Call Deposit (NPR)		Negotiable (Subject to NRB Directive)	
25	Citizens Saving Account (FCY)			
	GBP	10	1.00%	
	EURO	20	1.00%	
	USD	20	3.75%	
26	Citizens Call Deposit (FCY)		Negotiable (Subject to NRB Directive)	
27	Citizens FCY Fixed Deposit		Available on Request	
28	Citizens Overseas FCY Fixed Deposit*			
	USD		5.80%	
	AUD		5.25%	
	GBP		4.90%	
	EURO		3.20%	
Corporate Loans			Premium (% p.a) on Base Rate	
29	Term Loan		0.50% - 4.50%	
30	Overdraft		0.75% - 4.50%	
31	Working Capital Loan/Short Term Loan/ Demand Loan/ Bridge Gap Loan / Pledge Loan		0.75% - 4.75%	
32	Trust Receipt Loan		0.25% - 3.75%	
33	Export Finance		0.25% - 3.75%	
34	Other Loan		2.00% - 8.00%	
Consumer Loans				
35	Citizens Equipment Loan		1.50% - 5.00%	
36	Citizens Home Loan		0.50% - 4.50%	
37	Citizens Auto Loan		1.00% - 5.00%	
38	Citizens Education Loan		1.50% - 4.50%	
39	Citizens Mortgage Loan			
	Term Loan		1.25% - 5.00%	
	Overdraft		0.75% - 5.00%	
40	Citizens Margin Lending		1.00% - 4.50%	
41	Citizens Gold Loan		2.00% - 5.50%	
42	Citizens Fast Track Loan		2.50% - 5.00%	
43	Citizens Bina Dhito Karja		2.00% - 5.00%	
44	Citizens One Zone One Product		2.50% - 5.00%	
SME Loans				
45	Citizens SME Loan		1.00% - 4.50%	
Other Loans				
46	Loan against first class Bank Guarantee		1.00% - 5.00%	
47	Loan against Government Bond.		Higher of Coupon rate + 2% or Base rate + 2%	
48	Loan against Citizens Fixed Deposit Receipt and Promissory Note		Higher of FD rate + 2% or Base rate + 2%	
49	NPR Loan Against FCY Fixed Deposit Receipt		Higher of Coupon rate + 2% or Base rate + 2%	
50	Consortium Financing		As per consortium decision	
51	Deprived Sector Loan		Upto 4.00%	
52	Subsidized Loans		As Defined by NRB	
	Base Rate as of Aswin End 2076 is 10.75% p.a.			
	Interest Spread as of Aswin End 2076 is 4.16%			
	Note: Premium rate of each borrower shall be determined subject to loan type/category, tenure of each deal/loan, Internal Credit Risk Grading etc.			
	*Citizens Overseas FCY FD: Min. Fixed Deposit amount is USD 10,000 or equivalent.			

२०७६ कात्तिक ७, बिहीवार
Thursday, 24 October, 2019

हिमालय बैंक

Citizens Bank International Ltd.
सिङ्गल बैंक इन्टरनेशनल लि.
YOUR PARTNER FOR PROGRESS

मुख्य कार्यालय:
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